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FinancialPlanning



Retirement

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By **Rob Burgess**

Reporter

Hello! I'm [Rob Burgess](#) and I'll be taking over the retirement beat while Nathan is on paternity leave. (Congrats!)

Before he left, Nathan spoke with advisors about [how to happily retire](#) — and their [dream retirements](#).

I've also had some stories published in the past week that are worth checking out on topics including [paying mortgages into retirement](#), [Social Security COLA](#), [pitfalls of automatic enrollment in retirement plans](#) and [what it's like to work with clients of religious communities like the Amish, Mennonites and Orthodox Jews](#).

As always, thank you for reading. Talk to you next Wednesday!

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TOP STORIES

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Wealth managers typically focus on other people's retirement plans. But how do they want to spend their own golden years?

- **Paying off mortgages into retirement may make sense, advisors say.**

Low-interest debt backed by an asset can be good, but high-interest, unsecured credit cards are not; however, reducing high-interest credit card debt should be prioritized.

- **Social Security COLA expected to be lower in 2025, analyst predicts**

If that prediction holds, it will be the latest in a trend of falling cost of living adjustments in recent years.

- **Auto enrollment in retirement plans can spur savings, but at what cost?**

If those savings in defined contribution plans are offset by debt, employees may find themselves worse off than when they started.

- **Advising members of devout religious communities comes with perks and challenges**

Firms operating in areas where groups who live either partially or completely separately from the rest of society — including the Amish, Mennonites and Orthodox Jews — have stepped in to serve their members.

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